

In Re:  
GinaMarie Forester

Case No.: 19-27926  
Chapter: 13  
Judge: JNP

**NOTICE OF PROPOSED PRIVATE SALE**

GinaMarie Forester, Debtor, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: US Bankruptcy Court  
District of New Jersey  
PO Box 2067  
Camden, NJ 08101

If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny on December 17, 2019 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 4C, 401 Market Street, Camden, NJ. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 203 E. Brigantine Avenue, Unit 211  
Brigantine, New Jersey 08203

Proposed Purchaser: Edward L. McDonald, Jr., Theresa A. Visconti, and Donna M. McDonald-McGinn

Sale price: Purchasers will assume existing mortgage loan with balance of \$77,300.00. Further consideration set forth in proposed consent judgment attached.

Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional:

Amount to be paid:

Services rendered:

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Robert A. Loefflad, Esquire  
Address: PO Box 405, Linwood, New Jersey 08221  
Telephone No.: 609-653-1500

*rev.8/1/15*

**MANTELL, PRINCE & REYNOLDS, P.C.**

430 Mountain Avenue, Suite 113

Murray Hill, New Jersey 07974

Tel: (908) 464-5900

Fax: (908) 464-5901

Gregory J. Coffey, Esq.

NJ Attorney ID No. 000961987

Attorneys for Plaintiffs, Edward L. McDonald, Jr.,  
Theresa A. Visconti, and Donna M. McDonald-McGinn

SUPERIOR COURT  
ATLANTIC COUNTY  
FILED

**SEP 23 2019**

JAMES CURCIO  
SURROGATE  
DEPUTY CLERK

In the Matter of the

ESTATE OF EDWARD L. McDONALD, SR.

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION: PROBATE PART  
ATLANTIC COUNTY

DOCKET NO. 121534

Civil Action

**CONSENT JUDGMENT**

**THIS MATTER** having come before the Court by way of Consent Judgment, by and between plaintiffs, Edward L. McDonald, Jr., Theresa A. Visconti, and Donna M. McDonald-McGinn (hereinafter referred to as the "Plaintiffs"), and defendant, Ginamarie Forester ("Defendant"), and where the parties have agreed and consented to an amicable resolution of this matter, and having determined that the entry of the following Consent Judgment will facilitate the fair and expeditious resolution of this action, and for good cause appearing:

IT IS on this 23rd day of September, 2019,

**ORDERED THAT:**

1. Defendant, Ginamarie Forester, as record owner of title, shall directly and immediately convey the real property containing a condominium unit located at 203 East Brigantine Boulevard, Unit No. 211, Brigantine, Atlantic County, New Jersey (hereinafter the "Subject Property") to Plaintiffs, who shall take title to the Condominium as tenants in common.

2. Any and all fees and expenses related to the Subject Property, including, but not limited to, property taxes, condominium association fees, assessments, and insurance up to and including July 31, 2019 shall be the responsibility of Defendant, Ginamarie Forester.

3. As of August 1, 2019, any and all fees and expenses related to the Subject Property, including, but not limited to, property taxes, condominium association fees, and insurance, as well as the balance of the existing equity line on the Subject Property, represented to be in the amount of \$77,300 as of July 31, 2019, and subject to verification thereof, will become the responsibility of Plaintiffs.

4. As of August 1, 2019, any and all rent payments collected from tenants of the Subject Property shall be collected by and paid directly to the Plaintiffs.

5. The tenant or tenants currently occupying the Subject Property on a month-to month basis have not placed any security deposit with respect thereto, and in the event that the tenant or tenants currently occupying the Subject Property vacate the premises, there shall be no request and/or obligation to Plaintiffs to repay any such security deposit.

6. Defendant represents that other than the home equity line of credit that maintains a balance of \$77,300 as of July 31, 2019, there are no other liens and/or encumbrances on the Subject Property as of July 31, 2019. In the event a title search reveals the existence of any liens and/or encumbrances on the Subject Property other than the home equity line of credit that maintains a balance of \$77,300 as of July 31, 2019, such liens and/or encumbrances on the Subject Property shall continue to be the responsibility of Defendant, and Plaintiffs fully reserve all rights and legal remedies against Defendant in connection therewith, and nothing in this Consent Judgment may be construed to have released Defendant from any such obligation.

7. Defendant shall be entitled to remove and keep the bedroom set and items located in the attic represented by the Defendant to have only sentimental value from the Subject Property with the removal of such bedroom set and items located in the attic to occur in a way that does not materially disrupt the current tenant and/or the sale of the Subject Property.

8. With the exception of the bedroom set and the items of sentimental value located in the attic referenced in Paragraph 7 above, all other contents of the Subject Property, including, but not limited to, furniture and furnishings will remain indefinitely at the Subject Property until the Subject Property is sold. All fixtures to the Subject Property, along with certain appliances which are not fixtures, including, but not limited to, the refrigerator, the dishwasher, the stove, the oven, the washing machine, and the dryer will further remain indefinitely with the Subject Property until the Subject Property is sold. With the exception of the bedroom set and the items of sentimental value located in the attic referenced in Paragraph 7 above, Defendant, Ginamarie Forester relinquishes and releases any and all rights and/or interest in any other furniture and furnishings at the Subject Property.

9. With respect to the lawsuit for medical malpractice currently pending in the Superior Court of New Jersey, Law Division, Atlantic County, entitled Theresa Visconti v. AtlantiCare Regional Medical Center, Docket No. ATL-L-001880-19, (hereinafter the "Medical Malpractice Action" any and all recoveries obtained from the Medical Malpractice Action shall inure to the benefit of the Plaintiffs. Defendant, Ginamarie Forester relinquishes and releases any and all rights and/or interest in any recovery obtained or to be obtained by Plaintiffs in connection with the Medical Malpractice Action.

10. Defendant, Ginamarie Forester relinquishes and releases any and all rights and interest to serve as the Executrix of the Estate of Edward L. McDonald, Sr. (hereinafter the "Estate").

11. All other assets of the Estate, including, but not limited to, any bank or brokerage accounts, any real and/or personal property of any kind, and any other source of funds to the Estate shall inure to the benefit of Plaintiffs and Defendant, Ginamarie Forester relinquishes and releases any and all rights and interest to all other assets of the Estate.

12. Defendant represents that other than the home equity line of credit on the Subject Property that maintains a balance of \$77,303 as of July 31, 2019, all other debts, expenses, liabilities, and/or payment obligations to creditors of the Estate, including, but not limited to, outstanding credit card balances, have been discharged. In the event other debts, expenses, liabilities, and/or payment obligations to creditors of the Estate, including, but not limited to, outstanding credit card balances, not specifically identified and enumerated in this Consent Judgment are revealed after entry of this Consent Judgment, Plaintiffs fully reserve all rights and legal remedies against Defendant in connection therewith, and nothing in this Consent Judgment may be construed to have released Defendant from any such obligation.

13. The parties agree to fully cooperate in good faith with each other in executing all documents and materials necessary to effectuate the transfer and conveyance of title of the Subject Property from Defendant to Plaintiffs and the parties further agree to fully cooperate in good faith and in a manner as non-intrusive as possible to achieve completion of all tasks and undertakings required by this Consent Judgment with respect to the Subject Property and the Estate.

14. The parties agree to execute such additional documents as may be reasonably required in order to carry out the purpose and intent of this Consent Judgment, or to evidence anything contained herein.

15. This Consent Judgment shall be deemed an Order of Dismissal of this Lawsuit with prejudice and without costs to the extent that there has been full and accurate disclosure of all assets and liabilities of the Estate, including, but not limited to, any additional bank accounts and obligations to creditors. To the extent it is subsequently revealed that there has not been full and accurate disclosure all assets and liabilities of the Estate, Plaintiffs fully reserve all rights and legal remedies against Defendant in connection therewith, and nothing in this Consent Judgment may be construed to have released Defendant from any such obligation.

16. Plaintiffs hereby release and discharge Defendant, Ginamarie Forester, Robert Forester, and their children, respective heirs, personal representatives and assigns, from all actions, causes of actions, claims, arbitrations, suits, debts, dues, sums of money, accounts, bonds, bills, covenants, contracts, controversies, agreements, promises, variances, trespasses, damages, Order of Settlements, claims and demands whatsoever, in law or equity, through the day of execution of this Consent Judgment, which Plaintiffs ever had, now has or hereafter may have for, upon, or by reason of any matter, cause or thing whatsoever arising from this Lawsuit or from the Estate, including any non-probate assets, with the exception of the obligations set forth in this Consent Judgment Amount after entry of this Consent Judgment.

17. Defendant, Ginamarie Forester and Robert Forester hereby release and discharge Plaintiffs, each of them, and their respective children, heirs, personal representatives and assigns, from all actions, causes of actions, claims, counterclaims, arbitrations, suits, debts, dues, sums of money, accounts, bonds, bills, covenants, contracts, controversies, agreements, promises,

variances, trespasses, damages, Order of Settlements, claims and demands whatsoever, in law or equity, through the day of execution of this Consent Judgment, which Defendant, Ginamarie Forester and Robert Forester ever had, now has or hereafter may have for, upon, or by reason of any matter, cause or thing whatsoever arising from this Lawsuit or from the Estate, including any non-probate assets, with the exception of the obligations set forth in this Consent Judgment Amount after entry of this Consent Judgment.

18. This Consent Judgment is an absolute bar to all claims released hereunder. The parties will not at any time file any suit or make any demand against the other based upon the claims released hereunder.

19. The parties are not seeking judgment to recover attorneys' fees and costs incurred to date relative to the Lawsuit and this Consent Judgment.

20. A copy of the executed Consent Judgment shall be served upon all parties within seven (7) days of the entry.



A handwritten signature in black ink, appearing to read "Michael J. Blee". The signature is fluid and cursive, with a horizontal line drawn underneath it.

Hon. Michael J. Blee, P.J. Ch.

**Certificate of Notice Page 9 of 10**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
GinaMarie Forester  
Debtor

Case No. 19-27926-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf905

Page 1 of 2  
Total Noticed: 54

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

518468756 +Allied Interstate, PO Box 19326, Minneapolis, MN 55419-0326  
518468757 +Alpha Recovery Corp., PO Box 1259, Dept. 136480, Oaks, PA 19456-1259  
518468759 Bryant State Bank, PO Box 5161, Sioux Falls, SD 57117-5161  
518468761 Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298  
518468766 Comenity Capital Bank - Forever 21, Post Office Box 183043, Columbus, OH 43218-3043  
518468768 +Cooper Levenson, 1125 Atlantic Avenue, Atlantic City, NJ 08401-4812  
518468770 +Department Stores National Bank - Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
518468771 Discover Bank, c/o Discover Products, Inc., 6500 Albany Road, New Albany, OH 43054  
518468773 First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097  
518468774 +Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609  
518468776 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
518506130 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
518473467 +MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield MO 63005-1243  
518468784 +Midland Credit Management, Attn: Consumer Support Services, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271  
518468783 +Midland Credit Management, Attn: Customer Support Services, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271  
518571815 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
518468786 Rita E. Dunleavy, Esquire, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
518468790 SoFi Lending Club Personal Loan, PO Box 654158, Dallas, TX 75265-4158  
518468798 USAA Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544  
518468800 +USAA Credit Card, PO Box 65020, San Antonio, TX 78265-5020  
518468801 USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0578  
518468797 +United Collection Bureau, Inc., 5620 Southwyck Boulevard, Toledo, OH 43614-1501  
518468802 Velocity Investments, LLC, 1800 State Route 34, Suite #404A, Wall Township, NJ 07719-9147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db +E-mail/Text: bfore90210@aol.com Nov 19 2019 00:06:51 GinaMarie Forester, 7 Ruth Court, Absecon, NJ 08201-1813  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2019 00:07:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 19 2019 00:07:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
518468755 E-mail/Text: mary.stewart@abcofcu.org Nov 19 2019 00:07:15 ABCO Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247  
518468758 E-mail/Text: legal@arsnational.com Nov 19 2019 00:07:00 ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100  
518468762 E-mail/Text: jsanders@cksfin.com Nov 19 2019 00:07:07 CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856  
518468760 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 19 2019 00:09:53 Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285  
518468763 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 00:07:03 Comenity Bank - Loft, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
518468764 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 00:07:03 Comenity Bank - Ulta, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
518468765 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 00:07:03 Comenity Bank - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
518468767 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 00:07:03 Comenity Capital Bank - Overstock, Post Office Box 183043, Columbus, OH 43218-3043  
518468769 E-mail/PDF: creditonebknotifications@resurgent.com Nov 19 2019 00:10:16 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
518468772 E-mail/Text: mrdiscren@discover.com Nov 19 2019 00:06:53 Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316  
518477827 E-mail/Text: mrdiscren@discover.com Nov 19 2019 00:06:53 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
518468775 E-mail/Text: GenesisFS@ebn.phinsolutions.com Nov 19 2019 00:07:20 Genesis FS Card Services, PO Box 4499, Beaverton, OR 97076-4499  
518468777 E-mail/Text: legal@arsnational.com Nov 19 2019 00:07:00 JP Morgan Chase Bank, c/o ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046  
518468778 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 00:10:19 LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165  
518477865 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 00:10:18 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518563383 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 19 2019 00:10:14 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
518468781 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 19 2019 00:10:16 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702  
518468782 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 19 2019 00:10:16 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001

District/off: 0312-1

User: admin  
Form ID: pdf905

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518468785 +E-mail/Text: bankruptcy@prosper.com Nov 19 2019 00:07:13 Prosper Funding, LLC,  
221 Main Street, Suite 300, San Francisco, CA 94105-1909  
518468787 +E-mail/Text: bforester0210@aol.com Nov 19 2019 00:06:51 Robert Forester, 7 Ruth Court,  
Absecon, NJ 08201-1813  
518468789 +E-mail/Text: jennifer.chacon@spservicing.com Nov 19 2019 00:07:19  
Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, PO Box 65250,  
Salt Lake City, UT 84165-0250  
518470414 +E-mail/PDF: gecscedi@recoverycorp.com Nov 19 2019 00:10:33 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518468791 E-mail/PDF: gecscedi@recoverycorp.com Nov 19 2019 00:10:32 Synchrony Bank - Amazon,  
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060  
518468792 E-mail/PDF: gecscedi@recoverycorp.com Nov 19 2019 00:10:33 Synchrony Bank - American Eagle,  
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060  
518468793 E-mail/PDF: gecscedi@recoverycorp.com Nov 19 2019 00:09:51 Synchrony Bank - Banana Republic,  
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060  
518468794 E-mail/PDF: gecscedi@recoverycorp.com Nov 19 2019 00:10:32 Synchrony Bank - Care Credit,  
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060  
518468796 +E-mail/Text: media@trueaccord.com Nov 19 2019 00:07:19 TrueAccord,  
303 2nd Street, Suite 750 South, San Francisco, CA 94107-2543  
518468803 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 19 2019 00:07:14 Web Bank,  
215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518468779\* +LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165  
518468780\* +LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165  
518468788\* +Robert Forester, 7 Ruth Court, Absecon, NJ 08201-1813  
518468795\* Synchrony Bank - Care Credit, ATTN: Bankruptcy Department, Post Office Box 965060,  
Orlando, FL 32896-5060  
518468799\* USAA Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor CSMC 2018-SP2 Trust kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Robert A. Loefflad on behalf of Debtor GinaMarie Forester rloefflad@ffhllaw.com,  
ghuie@ffhllaw.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4